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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

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In re:  
JOSE LUIS CASTANEDA, JR.  
Debtors.

Bankruptcy No. 25-20169

Chapter 13

Hon.

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**NOTICE OF ADEQUATE PROTECTION PAYMENTS UNDER 11 U.S.S. §1326(a) AND  
OPPORTUNITY TO OBJECT**

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The Debtors state as follows:

1. On January 13, 2025, the Debtors filed a Chapter 13 Petition for relief.
2. The Debtors propose to make Adequate Protection Payments, pursuant to §1326(a)(1)(C) accruing with the initial plan payment which is due no later than the originally scheduled meeting of creditors under §341 and continuing to accrue on the first day of each month thereafter, to the holders of the allowed secured claims in the amounts specified below:

Secured Creditor	Description of Collateral	Monthly Adequate Protection Payment Amount	Number of Months to Pay Adequate Protection
UFirst Credit Union	2008 Toyota Sequoia	\$152	9 months

3. The monthly plan payments proposed by the Debtor shall include the amount necessary to pay all Adequate Protection Payments and the amount necessary to pay the Trustee's statutory fee.
4. Upon completion of the Adequate protection payment period designated herein for each listed secured creditor, the Equal Monthly Plan Payment identified in each Part of the Plan shall be the monthly payment and shall accrue on the first day of each month.
5. This Notice shall govern Adequate Protection payments to each listed secured creditor unless subsequent Notice is filed by Debtor or otherwise ordered by the Court.
6. Objections, if any, to the proposed Adequate Protection Payments shall be filed as objections to the confirmation of the Plan. Objections must be filed and served no later than 7 days before the date set for the hearing on confirmation of the Plan.

Dated this 13<sup>th</sup> day of January, 2025.

/s/ Robert S. Payne

Attorney for Debtors

CERTIFICATE OF SERVICE BY ELECTRONIC NOTICE (CM/ECF)

I hereby certify that on 13<sup>th</sup> day of January, 2025, I electronically filed the foregoing with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users.

Lon A. Jenkins, Chapter 13 Trustee, via ECF

CERTIFICATE OF SERVICE BY MAIL OR OTHER MEANS

I hereby certify that on 13<sup>th</sup> day of January, 2025, I caused to be served a true and correct copy of the foregoing as follows:

Mail Service: First class U.S. mail, postage pre-paid, addressed to:

UFirst Credit Union, POB 58025, SLC UT 84158